

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lisa Ann Tweitmann
Debtor

Case No. 20-01414-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 17

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db Lisa Ann Tweitmann, PO Box 468, Pillow, PA 17080-0468
5324315 +Capital One Bank, c/o Midland Credit Management, 350 Camino de la Reina Ste 100,
San Diego, CA 92108-3007
5324318 Citibank NA/Goodyear, Credit Corp Solutions Inc, 121 W Election Rd Ste 200,
Draper, UT 84020-7766
5324321 Computer Credit Inc, 470 W Hanes Mill Rd, Winston Salem, NC 27105-9102
5324314 James P Sheppard Esquire, 2201 N 2nd St, Harrisburg, PA 17110-1007
5324324 Quicken Loans, 5010 Woodward Ave, Detroit, MI 48202-4016
5324313 Tweitmann Lisa Ann, 158 S Chestnut St, Pillow, PA 17080-0468
5324325 UPMC Pinnacle, PO Box 829901, Philadelphia, PA 19019-9901
5324326 UPMC Pinnacle, c/o Penn Credit, 2800 Commerce Dr, Harrisburg, PA 17110-9307
5324327 Walter Tweitmann, PO Box 468, Pillow, PA 17080-0468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5324316 EDI: CAPITALONE.COM Aug 05 2020 23:33:00 Capital One Bank, PO Box 30281,
Salt Lake City, UT 84130-0281
5324317 +E-mail/Text: bankruptcy@cavps.com Aug 05 2020 19:48:11 Cavalry,
500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2322
5324319 EDI: WFNNB.COM Aug 05 2020 23:33:00 Comenity Bon Ton, PO Box 659813,
San Antonio, TX 78265-9113
5324320 EDI: WFNNB.COM Aug 05 2020 23:33:00 Comenity Victoria Secrets, PO Box 659728,
San Antonio, TX 78265-9728
5324322 E-mail/Text: unger@members1st.org Aug 05 2020 19:48:23 Members 1st Federal Credit Union,
5000 Louise Dr, Mechanicsburg, PA 17055-4899
5324323 E-mail/Text: bankruptcy@patriotfcu.org Aug 05 2020 19:48:07 Patriot Credit Union,
PO Box 778, Chambersburg, PA 17201-0778
5324328 EDI: WFFC.COM Aug 05 2020 23:33:00 Wells Fargo, PO Box 14517,
Des Moines, IA 50306-3517

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com
James P Sheppard on behalf of Debtor 1 Lisa Ann Tweitmann jamespsheppard@comcast.net,
dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Lisa Ann Tweitmann
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01414-HWV

Social Security number or ITIN xxx-xx-5055
EIN --_-----

Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa Ann Tweitmann
aka Lisa A. Tweitmann, aka Lisa Tweitmann, aka
Lisa Wetzel

8/5/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.